



Affordable, portable, basic health coverage for small business.

www.CoverTN.gov or 1-866-COVERTN

Affordable

- Premiums shared by employer, employee and the state, each paying 1/3
- Individual's share of the premium ranges from \$34 per month for a young, healthy non-tobacco user to about \$99 per month for older, obese, tobacco user
- No deductibles

Portable

- The individual owns the policy
- Individual can keep the coverage if they change or lose employment and continue to pay the non-State portion of the premium

Basic health coverage

- Most frequently needed services
- Doctor visits, prescriptions, basic hospitalization, etc.

Employer Eligibility

- Is located in Tennessee
- Has 25 or fewer full time equivalent employees; also includes the self-employed
- Has 50% of the workforce earning \$41,000 or less
- Has not offered employer-sponsored insurance for 6 months, or if offered, the business has not paid 50% or more of employee premiums

Employee Eligibility

- Lives in Tennessee
 - Non-Tennessee residents working at participating employers may enroll in CoverTN but will not receive state subsidy
- Works more than 20 hours per week (on average)
- Is a U.S. citizen or qualified legal alien
- In the last six months, did not voluntarily stop any health insurance

CoverTN is practical, down-to-earth health insurance designed to offer affordable, portable coverage to Tennesseans who are living without health insurance today, starting with small business. Small businesses are the backbone of our state's economy, and it's time that we provide them with the same economies of scale enjoyed by large businesses and their employees.

We don't have it in our power to provide free health insurance to everyone without limits. But we can offer access to health insurance for those who want it. It's a reasonable first step, and I believe we are on the right track.

-- Governor Phil Bredesen



CoverTN premiums are shared equally between the employer, the individual and the state

INDIVIDUAL'S SHARE OF MONTHLY PREMIUM				
	Does Not Use Tobacco		Uses Tobacco	
Age	Normal Weight	Obese	Normal Weight	Obese
<30	\$34.33	\$37.67	\$41.00	\$44.33
30-39	\$42.00	\$46.33	\$48.67	\$53.00
40-49	\$51.67	\$56.67	\$58.33	\$63.33
50-59	\$63.00	\$69.33	\$69.67	\$76.00
60-64	\$72.00	\$79.33	\$78.67	\$86.00
65+	\$84.33	\$92.67	\$91.00	\$99.33

Employer Options:

- An employer may opt to pay employee's portion of CoverTN premium.
- Spouses of CoverTN participants may enroll for a separate CoverTN policy. The employer is not obligated to contribute to spouse's premium. The employee must pay whatever portion of the spouse's premium the employer does not cover.
- Dependent children under age 19 should apply for coverage under CoverKids.

About the Benefit Plans

- Neither plan requires any deductible
- All limits based on calendar year
- All services are subject to maximum payment of \$25,000 per calendar year
- Requires a 12-month waiting period for coverage of pre-existing conditions

	Plan A	Plan B
Physician office visits Includes primary care and specialists	\$15 co-pay Up to 5 visits per year	\$20 co-pay Up to 6 visits per year
Pharmacy services Includes generic and brand name drugs	\$10 co-pay generic \$25 co-pay brand Max quarterly benefit \$250	\$8 co-pay generic \$25 co-pay brand Max quarterly benefit \$75
Inpatient hospital Includes medical, surgical, psychiatric and substance abuse services	\$100 co-pay up to \$10,000 in services	\$100 co-pay up to \$15,000 in services
Outpatient hospital Includes ER, medical, surgical, radiology and pathology services	\$100 co-pay ER non-emergency \$25 co-pay other services 1 surgical visit per year 2 non-surgical visits per year	\$100 co-pay ER non-emergency \$25 co-pay other services 1 surgical visit per year 2 non-surgical visits per year
Preventive care Includes pap smears, PSA, mammogram, immunizations	No co-pay 1 adult physical per year 1 well woman visit per year	No co-pay 1 adult physical per year 1 well woman visit per year
Outpatient behavioral health Includes mental health and substance abuse services	\$25 co-pay per visit 10 visits per year	\$25 co-pay per visit 10 visits per year
Maternity services	Provided under CoverKids	Provided under CoverKids
Other covered services in both plans	Vision Home health care Hospice care Prosthetics Ambulance services	Diabetic supplies Chemotherapy and radiation Radiology and pathology Reconstructive breast surgery Durable medical equipment

Go to www.CoverTN.gov/Cover_TN.html today to qualify your business to offer CoverTN.